

UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE: Timothy M. Cotter
Melissa S. Cotter

Debtors

FREEDOM MORTGAGE CORPORATION

Movant

vs.

Timothy M. Cotter
Melissa S. Cotter

Debtors

and Scott F. Waterman, Esq.

Trustee

Chapter 13

NO. 17-13357 AMC

11 U.S.C. Section 362

ORDER

AND NOW, this day of , 2023 upon the filing of a Certification of Default by the Movant in accordance with the Stipulation of the parties approved on October 26, 2022, it is ORDERED AND DECREED that:

The Automatic Stay of all proceedings is granted and the Automatic Stay of all proceeding, as provided under Section 362 of the Bankruptcy Abuse Prevention and Consumer Protection Act of 2005 (The Code), 11 U.S.C. Section 362 and the Co-Debtor Stay under Section 1301 of the Bankruptcy Code, is modified with respect to the subject premises located at 216 South 10th Street, Quakertown, PA 18951 ("Property"), so as to allow Movant, its successors or assignees, to proceed with its rights and remedies under the terms of the subject Mortgage and pursue its in rem State Court remedies including, but not limited to, taking the Property to Sheriff's Sale, in addition to potentially pursuing other loss mitigation alternatives including, but not limited to, a loan modification, short sale or deed-in-lieu of foreclosure. Additionally, any purchaser of the Property at Sheriff's Sale (or purchaser's assignee) may take any legal action for enforcement of its right to possession of the Property.

The stay provided by Bankruptcy Rule 4001(a)(3) has been waived.

Date: March 8, 2023



United States Bankruptcy Judge.